

Information to identify the case:

Debtor 1	<u>Magdala Pierre</u>	Social Security number or ITIN	xxx-xx-0604
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	11-42626-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Magdala Pierre

4/4/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Magdala Pierre
 Debtor

Case No. 11-42626-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Apr 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2017.

db
 512522949 +Magdala Pierre, 14 Naden Ave., Irvington, NJ 07111-2806
 +American Home Remodeling, 89-91 Coit St, Attn.: Managing Agent/Officer,
 Irvington, NJ 07111-4121
 512522955 +HSBC Bank NA, 1800 Tysons Blvd, Maniging Agent/Officer, Mc Lean, VA 22102-4267
 512522956 +HSBC Bank USA, 999 Northwest Grand Blvd., Ste 100, Attn.: Managing Agent/Officer,
 Oklahoma City, OK 73118-6051
 512522958 +Member solutions, Po Box 705, Jenkintown, PA 19046-7105
 512522959 +Midland Mortgage Co., 999 NW Grand Blvd. Ste. 110, Attn.: Managing Agent/Officer,
 Oklahoma City, OK 73118-6051
 512522960 +New Jersey American Water, PO Box 371331, Pittsburgh, PA 15250-7331
 512522963 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 512522964 +RJM Acquistions, LLC/HSB, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
 512522971 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609
 512767551 +Union OB/GYN & Infertility, c/o Pressler and Pressler, LLP., 7 Entin Rd.,
 Parsippany NJ 07054-5020
 512522970 +Union OBGYN, 1323 Stuyvesant St, Union, NJ 07083-5380
 512522972 +Verizon Wireless, PO Box 408, Newark, NJ 07101-0408
 512754931 +ZUCKER, GOLDBERG et al, Re: HSBC Bank USA, as trustee, 200 Sheffield Street, Suite 101,
 Mountainside, NJ 07092-2315
 516556315 +Zenith Acquisition Corp, PO Box 850, Amherst, NY 14226-0850
 512537099 +Zenith Acquisition Corp, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
 512522976 +Zucker Goldberg & Ackerman, 200 Sheffield Pl., Suite 301, Mountainside, NJ 07092-2315
 512522953 +citicorp trust bank, Po Box 22064, Tempe, AZ 85285-2064

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2017 00:03:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 05 2017 00:03:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512543341 EDI: AIS.COM Apr 04 2017 23:38:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 512536749 EDI: BANKAMER2.COM Apr 04 2017 23:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512522950 +EDI: BANKAMER.COM Apr 04 2017 23:38:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 512755044 +EDI: OPHSUBSID.COM Apr 04 2017 23:38:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512635596 EDI: CHASE.COM Apr 04 2017 23:38:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512522951 +EDI: CHASE.COM Apr 04 2017 23:38:00 Chase Card Services, PO Box 15153,
 Wilmington, DE 19886-5153
 512522952 EDI: CITICORP.COM Apr 04 2017 23:38:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 512522954 +EDI: RMSC.COM Apr 04 2017 23:38:00 GEMB/Walmart, PO Box 981469, El Paso, TX 79998-1469
 512522957 EDI: CBSKOHL.S.COM Apr 04 2017 23:38:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
 513572590 EDI: AIS.COM Apr 04 2017 23:38:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 512594529 E-mail/Text: csc.bankruptcy@amwater.com Apr 05 2017 00:04:31 New Jersey American Water,
 PO Box 578, Alton, IL 62002-0578
 512522961 +Fax: 407-737-5634 Apr 05 2017 01:43:22 Ocwen Loan Servicing, 1661 Worthington Rd, Ste 100,
 Managing Agent/Officer, West Palm Beach, FL 33409-6493
 512522962 +EDI: RMSC.COM Apr 04 2017 23:38:00 Old Navy/GE Money Bank, PO Box 103104,
 Roswell, GA 30076-9104
 512562715 EDI: PRA.COM Apr 04 2017 23:38:00 Portfolio Recovery Associates, LLC, c/o Loft,
 POB 41067, Norfolk VA 23541
 512587395 EDI: RECOVERYCORP.COM Apr 04 2017 23:38:00 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 512559539 EDI: Q3G.COM Apr 04 2017 23:38:00 Quantum3 Group LLC as agent for,
 World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
 512547812 EDI: Q3G.COM Apr 04 2017 23:38:00 Quantum3 Group LLC as agent for, Capio Partners LLC,
 PO Box 788, Kirkland, WA 98083-0788
 512522965 +EDI: NAVIENTFKASMSERV.COM Apr 04 2017 23:38:00 Sallie Mae, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 512599542 EDI: NAVIENTFKASMGUAR.COM Apr 04 2017 23:38:00 Sallie Mae Inc. on behalf of USA FUNDS,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
 512522966 +E-mail/Text: bankruptcy@savit.com Apr 05 2017 00:04:34 Savit Collection, PO Box 250,
 East Brunswick, NJ 08816-0250
 512522968 EDI: TFSR.COM Apr 04 2017 23:38:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52409-8026
 512597775 EDI: TFSR.COM Apr 04 2017 23:38:00 Toyota Motor Credit Corporation, PO BOX 8026,
 Cedar Rapids, IA. 52408-8026
 512522967 EDI: CITICORP.COM Apr 04 2017 23:38:00 The Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 47

Date Rcvd: Apr 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513341288 EDI: BL-TOYOTA.COM Apr 04 2017 23:38:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
512522974 EDI: WFNNB.COM Apr 04 2017 23:38:00 WFNNB/ANN TAYLOR, PO Box 182789,
Columbus, OH 43218-2789
512522975 +EDI: WFNNB.COM Apr 04 2017 23:38:00 WFNNB/LOFT, PO Box 659705,
San Antonio, TX 78265-9705
512522973 +EDI: WFFC.COM Apr 04 2017 23:38:00 Wells Fargo Financial National Bank,
Value City Furniture, 800 Walnut Street, F4030-04C, Des Moines, IA 50309-3605
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr HSBC Bank USA, National Association as trustee on
512522969* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA 52409-8026)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
David M. Wasserman on behalf of Debtor Magdala Pierre dwasserman@garcesgrabler.com,
jrodriguez@garcesgrabler.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Ileana Montes on behalf of Debtor Magdala Pierre imontes@garcesgrabler.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Marie-Ann Greenberg on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Stephen M. Zullo on behalf of Debtor Magdala Pierre szullo@garcesgrabler.com

TOTAL: 9